

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>CASE NAME</b>	<b>Joseph M. Panigall and Sheila A. Panigall</b>
<b>CASE NO.</b>	<b>18-24599-CMB</b>
<b>RELATED TO DOCUMENT NO.</b>	<b>Notice of Mortgage Payment Change (Claim #21) With Certificate of Service filed on 5/26/2023</b>

**NOTICE REGARDING  
NONCONFORMING DOCUMENT**

The Notice of Mortgage Payment Change and Certificate of Service that you submitted have been accepted for filing. However, these documents fail to conform to the Bankruptcy Code, Federal Rules of Bankruptcy Procedure, and/or Local Bankruptcy Rules.

NOTICE OF MORTGAGE PAYMENT CHANGE AND CERTIFICATE OF SERVICE TO BE REFILED IN ACCORDANCE WITH W.P.A.LBR 5005-6 ENSURING THAT THE DOCUMENTS HAVE ELECTRONIC SIGNATURES PRECEDED WITH /S/.

You must file the Notice of Mortgage Payment Change and Certificate of Service within ten (10) days of the date of this notice.

This deadline does not affect any other deadlines in your bankruptcy case.

May 26, 2023

Date

By: /s/ Olivia Brown

Deputy Clerk

#106c-I

In re:  
Joseph M. Panigall  
Sheila A. Panigall  
Debtors

Case No. 18-24599-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 26, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2023:

Recip ID	Recipient Name and Address
+	Melisa A. Epler, Santander Bank, N.A., 450 Penn Street, Reading, PA 19602-1011

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2023 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Sheila A. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Joseph M. Panigall asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 bnicholas@kmlawgroup.com
Kellie Rahl-Heffner	on behalf of Creditor Santander Bank N.A. krahle-heffner@grossmcginley.com, jkacsur@grossmcginley.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

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Total Noticed: 1

Peter E. Meltzer

on behalf of Creditor OneMain Financial bankruptcy@wglaw.com ibernatski@wglaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8